

**Abstract**

Method for processing a transaction, the method comprising automatically requesting an automated clearing house transfer from a source account to a destination account via an automated clearing house network, receiving the automated clearing house transfer, adjusting destination account data associated with the destination account by increasing a balance of the destination account by an amount of the transfer, receiving transaction data from a merchant indicating an attempted transaction, the transaction data including a transaction amount and data identifying the destination account, processing the attempted transaction with a credit card interchange rate, and transmitting data to the merchant indicating one of authorization of the attempted transaction and denial of the attempted transaction.